

# Prinsip-prinsip Ekonomi Syariah dan Tujuan Utamanya

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## Abstrak

Ekonomi syariah merupakan sistem ekonomi yang didasarkan pada prinsip-prinsip hukum Islam (Shariah) dengan tujuan utama mencapai keadilan sosial dan kesejahteraan masyarakat. Penelitian ini menganalisis prinsip-prinsip fundamental ekonomi syariah dan mengkaji tujuan utamanya melalui pendekatan Maqasid Shariah. Metodologi penelitian menggunakan pendekatan kualitatif dengan analisis literatur sistematis terhadap berbagai publikasi akademis yang terindeks Scopus. Hasil penelitian menunjukkan bahwa prinsip-prinsip utama ekonomi syariah meliputi larangan riba (interest), gharar (ketidakpastian berlebihan), dan maysir (spekulasi), serta kewajiban distribusi kekayaan melalui zakat dan wakaf. Tujuan utama ekonomi syariah adalah merealisasikan Maqasid Shariah yang terdiri dari perlindungan terhadap agama (hifz al-din), jiwa (hifz al-nafs), akal (hifz al-aql), keturunan (hifz al-nasl), dan harta (hifz al-mal). Implementasi prinsip-prinsip ini dalam praktik ekonomi modern menunjukkan potensi signifikan dalam menciptakan sistem ekonomi yang lebih adil, berkelanjutan, dan inklusif. Penelitian ini memberikan kontribusi teoretis dan praktis bagi pengembangan ekonomi syariah sebagai alternatif sistem ekonomi yang berorientasi pada kesejahteraan sosial dan keadilan distributif.

Kata kunci: Ekonomi syariah, Maqasid Shariah, prinsip ekonomi Islam, keadilan sosial, pembangunan berkelanjutan

## Abstract

Islamic economics is an economic system based on Shariah principles with the primary objective of achieving social justice and societal welfare. This study analyzes the fundamental principles of Islamic economics and examines its main objectives through the Maqasid Shariah approach. The research methodology employs a qualitative approach with systematic literature analysis of various Scopus-indexed academic publications. The results show that the main principles of Islamic economics include the prohibition of riba (interest), gharar (excessive uncertainty), and maysir (speculation), as well as the obligation of wealth distribution through zakat and waqf. The primary objective of Islamic economics is to realize Maqasid Shariah, which consists of protecting religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-aql), lineage (hifz al-nasl), and wealth (hifz al-mal). The implementation of these principles in modern economic practices demonstrates significant potential in creating a more just, sustainable, and inclusive economic system. This research provides theoretical and practical contributions to the development of Islamic economics as an alternative economic system oriented toward social welfare and distributive justice.

Keywords: Islamic economics, Maqasid Shariah, Islamic economic principles, social justice, sustainable development

## 1. Pendahuluan

Ekonomi syariah telah berkembang pesat sebagai sistem ekonomi alternatif yang menawarkan solusi komprehensif terhadap berbagai tantangan ekonomi kontemporer. Islamic economics, grounded in sharia principles, serves as a pivotal force in advancing sustainable economic

development, prioritizing justice, environmental sustainability, and the enhancement of social welfare. (Khalidin, 2024) Sebagai sistem yang berakar pada prinsip-prinsip hukum Islam, ekonomi syariah tidak hanya berfokus pada aspek material, tetapi juga mengintegrasikan dimensi spiritual dan etika dalam aktivitas ekonomi.

This study explores Islamic economics as a moral economy, emphasizing its ethical foundations derived from Shariah principles. (Ahmadi, 2024) Islamic economics contrasts with conventional systems by prioritizing justice, social welfare, and the equitable distribution of wealth over profit maximization. Perbedaan mendasar ini menjadikan ekonomi syariah sebagai paradigma yang unik dalam memandang aktivitas ekonomi sebagai bagian integral dari ibadah dan tanggung jawab sosial.

Dalam konteks global yang semakin kompleks, This research explores the foundational principles and ethical framework of Islamic economics as a distinct paradigm from conventional economic systems. (Ayad, 2025)(Ayad, 2025) The analysis reveals that Islamic economics is not merely a financial model but a value-based system emphasizing justice, social welfare, and divine accountability. Hal ini menunjukkan bahwa ekonomi syariah memiliki potensi besar untuk memberikan kontribusi signifikan dalam mengatasi berbagai permasalahan ekonomi kontemporer seperti ketidakadilan distribusi kekayaan, kemiskinan, dan ketidakstabilan finansial.

Penelitian ini bertujuan untuk menganalisis secara komprehensif prinsip-prinsip fundamental ekonomi syariah dan mengidentifikasi tujuan utamanya melalui kerangka Maqasid Shariah. Dengan memahami esensi dan tujuan ekonomi syariah, diharapkan dapat memberikan panduan yang jelas bagi implementasi sistem ekonomi yang lebih adil dan berkelanjutan.

## 2. Kerangka Teoretis

### 2.1 Landasan Filosofis Ekonomi Syariah

Ekonomi syariah dibangun atas landasan filosofis yang kuat dari ajaran Islam. Shariah contains the principles and foundations upon which financial system from an Islamic perspective is established acts as guidance framework on direction of industry set. (Laldin, 2016) Landasan ini mencakup konsep tauhid (kesatuan), khilafah (kepemimpinan), dan tazkiyah (pembersihan atau pengembangan diri) yang menjadi pilar utama dalam memahami ekonomi Islam.

It found that first, (sheltering entire ummah not exclusive only) enables Islamic law contribute developing economy. goal Islam religion guide believers toward happiness world hereafter triangle concept among God, human, nature, for example, make it possible values cover deficiencies conventional system. (Ahyani, 2021) Konsep ini menunjukkan bahwa ekonomi

syariah tidak hanya bertujuan untuk mencapai kesejahteraan material di dunia, tetapi juga mempertimbangkan dimensi spiritual dan akhirat.

## 2.2 Maqasid Shariah sebagai Kerangka Acuan

Maqasid Shariah merupakan kerangka teoretis fundamental dalam ekonomi syariah. The Maqasid al-Shariah, which prioritize the preservation of life, intellect, lineage, wealth, and faith, inherently support environmental stewardship as a means to achieve balance and harmony. (Klongrua, 2025) Lima tujuan utama ini menjadi panduan dalam setiap aktivitas ekonomi untuk memastikan bahwa semua kegiatan ekonomi sejalan dengan nilai-nilai dan tujuan syariah.

The study finds that Maqasid Shariah is a comprehensive ethical framework for evaluating organizational performance. (Dasmadi, 2025) The findings suggest that integrating Maqasid Shariah into performance measurement enhances organizational credibility, corporate governance, and long-term sustainability. Framework ini tidak hanya berguna untuk evaluasi individu, tetapi juga dapat diterapkan pada level organisasi dan sistem ekonomi secara keseluruhan.

## 3. Prinsip-prinsip Dasar Ekonomi Syariah

### 3.1 Larangan Riba (Interest)

Salah satu prinsip fundamental dalam ekonomi syariah adalah larangan riba. One of the main pillars of Islamic Economics is the prohibition of usury, which has a significant impact on the distribution of wealth and economic stability. (Khalidin, 2024) Larangan ini bukan sekadar aturan teknis, tetapi memiliki implikasi mendalam terhadap struktur dan mekanisme sistem ekonomi secara keseluruhan.

Anchored in Islamic legal and moral philosophy, the study examines core concepts such as the prohibition of Riba (interest), the obligation of zakat (almsgiving), the avoidance of Gharar (excessive uncertainty), and the requirement for halal (permissible) transactions. (Ayad, 2025) Using a qualitative content analysis approach, the research draws on instructional material to identify how these principles are articulated and positioned within Islamic economic thought. Prinsip ini menunjukkan bahwa ekonomi syariah mengutamakan keadilan dalam transaksi dan menghindari eksploitasi ekonomi.

The findings indicate that economic justice principles, through wealth redistribution mechanisms such as zakat, significantly reduce income inequality and improve the quality of life for the less fortunate. (Fuad, 2024) Islamic banking, by avoiding interest and applying

profit-sharing principles, contributes to economic stability and financial inclusion, while mitigating systemic risks often associated with conventional banking systems.

### 3.2 Larangan Gharar dan Maysir

Selain larangan riba, ekonomi syariah juga melarang gharar (ketidakpastian berlebihan) dan maysir (spekulasi). This study explores the application of Islamic economic principles in enhancing societal welfare, focusing on economic justice, the prohibition of riba (interest) and gharar (excessive uncertainty), and the obligation of wealth sharing. (Fuad, 2024) Larangan ini bertujuan untuk melindungi pihak-pihak yang terlibat dalam transaksi dari risiko yang tidak dapat diukur dan tidak adil.

The implementation of sharia economic principles, such as the prohibition of riba and the practice of gharar, has the potential to increase economic stability by encouraging investment oriented towards the real and sustainable economy. (Siregar, 2024) Implementasi prinsip ini mendorong terciptanya ekonomi yang lebih stabil dan berorientasi pada sektor riil.

### 3.3 Kewajiban Zakat dan Wakaf

Sistem distribusi kekayaan dalam ekonomi syariah diwujudkan melalui mekanisme zakat dan wakaf. The use of zakat and waqf in the sharia economy has also proven to be effective in reducing socio-economic inequality and increasing a fairer distribution of income. (Siregar, 2024) Kedua instrumen ini berfungsi sebagai alat redistribusi kekayaan yang efektif untuk mengurangi kesenjangan sosial-ekonomi.

Furthermore, effective and transparent management of zakat and waqf has supported social development through various initiatives in education, healthcare, and social infrastructure. (Fuad, 2024) Pengelolaan yang efektif dari kedua instrumen ini telah terbukti mendukung pembangunan sosial melalui berbagai inisiatif dalam bidang pendidikan, kesehatan, dan infrastruktur sosial.

### 3.4 Prinsip Keadilan dan Equity

Keadilan merupakan prinsip sentral dalam ekonomi syariah. The principle of justice in Islamic Economics is reflected in mechanisms for sharing profits and losses, such as mudarabah and musharakah, where the involvement of all parties in sharing the results creates a more stable economic environment. (Khalidin, 2024) Mekanisme bagi hasil ini mencerminkan komitmen ekonomi syariah terhadap keadilan distributif dan partisipasi aktif semua pihak.

Islamic economics, with its principles of justice, equity, and sustainability, offers comprehensive solutions to modern economic challenges. (Sugianto, 2025) Prinsip-prinsip ini

menjadi landasan untuk mengembangkan solusi komprehensif terhadap berbagai tantangan ekonomi modern.

## 4. Maqasid Shariah sebagai Tujuan Utama

### 4.1 Hifz al-Din (Perlindungan Agama)

Tujuan pertama Maqasid Shariah adalah perlindungan agama. The results of this research are 1) maintaining religion, in online buying and selling transactions you must have good intentions and the goods being sold match the picture and what was sent. (Khotimah, 2023) Dalam konteks ekonomi, hal ini berarti bahwa semua aktivitas ekonomi harus sejalan dengan nilai-nilai dan ajaran agama Islam.

### 4.2 Hifz al-Nafs (Perlindungan Jiwa)

Perlindungan jiwa dalam ekonomi syariah mencakup pemenuhan kebutuhan dasar manusia. Access to adequate resource or income, leading a healthy life; and being educated are major components of human development. (Oladapo, 2017) However, satisfying these remains challenge facing many societies today. Ekonomi syariah berupaya memastikan bahwa setiap individu memiliki akses terhadap sumber daya yang memadai untuk kehidupan yang layak.

### 4.3 Hifz al-Aql (Perlindungan Akal)

Perlindungan akal dalam konteks ekonomi berarti mendorong pengembangan ilmu pengetahuan dan inovasi. The Maqashid Index assessed contributions to education, justice, and public welfare, while the Sharia Conformity and Profitability framework evaluated financial performance and compliance with Islamic principles. (Asmar, 2023) Investasi dalam pendidikan dan pengembangan sumber daya manusia menjadi prioritas dalam ekonomi syariah.

### 4.4 Hifz al-Nasl (Perlindungan Keturunan)

Perlindungan keturunan mencakup upaya untuk menjamin keberlanjutan generasi mendatang. maintaining lineage Maintaining lineage (descendants) in online buying and selling transactions refers to the practice of maintaining business relationships with integrity and honesty as well as upholding moral and ethical principles in all aspects of online business. (Khotimah, 2023) Hal ini tercermin dalam praktik bisnis yang menjunjung tinggi integritas dan kejujuran.

### 4.5 Hifz al-Mal (Perlindungan Harta)

Perlindungan harta merupakan aspek penting dalam ekonomi syariah. The findings show that in Islamic banking, hifdzul al-maal is prioritized, because Islamic banking is very closely related to assets, by saving at Islamic banks, our assets are protected from usury, by saving at

Islamic banks, our assets are protected from illegitimate transactions. (Abdurroziq, 2022) Perlindungan ini tidak hanya mencakup aspek individual, tetapi juga perlindungan terhadap kekayaan masyarakat secara kolektif.

## 5. Implementasi Prinsip-prinsip Ekonomi Syariah

### 5.1 Perbankan dan Keuangan Syariah

Implementasi prinsip-prinsip ekonomi syariah paling nyata terlihat dalam sektor perbankan dan keuangan. Islamic financial and banking institutions are implementation of Islamic economics teachings. (Soemitra, 2021) Therefore, the goal of Islam must also be the goal realized by Islamic banking and financial institutions. Lembaga keuangan syariah berperan sebagai wahana implementasi ajaran ekonomi Islam dalam praktik nyata.

Therefore, Islamic auditing has a broader scope than the current practice of auditing as the main objective of Shariah auditing is to embrace the Maqasid Shariah as well as to uphold the shariah principles in all practices and process. (Shahar, NaN) Audit syariah memiliki cakupan yang lebih luas karena tujuan utamanya adalah merangkul Maqasid Shariah dan menjunjung tinggi prinsip-prinsip syariah dalam semua praktik dan proses.

### 5.2 Instrumen Keuangan Syariah

Berbagai instrumen keuangan syariah telah dikembangkan untuk mengimplementasikan prinsip-prinsip ekonomi Islam. Sukuk is a growing Islamic-based financial instrument that has a significant impact in the global financial market. (Arsyi, 2024) Maqasid Sharia, or the purpose of sharia, has an important role in directing Islamic economic and financial practices. Sukuk sebagai instrumen obligasi syariah menjadi salah satu inovasi penting dalam keuangan Islam.

The main instruments analyzed include zakat, infaq, waqf (ZISWAF), Islamic banking, and sukuk, which serve as driving pillars in the Islamic economic system. (Sugianto, 2025) Statistical methods, such as regression analysis and correlation tests, are used to identify the impact of these instruments on national economic resilience variables.

### 5.3 Kebijakan Fiskal Syariah

Implementasi ekonomi syariah juga mencakup aspek kebijakan fiskal. The paper begins by providing a comprehensive overview of the core principles of Islamic economics, highlighting its emphasis on justice, equity, and the prohibition of interest (riba). (Oktafia, 2023) In an Islamic economic perspective, fiscal policy aims to promote social welfare, reduce income inequality, and ensure the fair distribution of wealth. Kebijakan fiskal dalam perspektif

ekonomi syariah bertujuan untuk meningkatkan kesejahteraan sosial dan memastikan distribusi kekayaan yang adil.

The paper examines how Islamic fiscal policy instruments, such as zakat (obligatory alms), waqf (endowment), and sadaqah (voluntary charity), are employed to achieve these goals and contribute to sustainable economic growth. (Oktafia, 2023)

## 6. Kontribusi Ekonomi Syariah terhadap Pembangunan Berkelanjutan

### 6.1 Dimensi Lingkungan

Ekonomi syariah memiliki perhatian khusus terhadap aspek lingkungan. Recognizing the increasing global challenges related to environmental degradation, this research highlights the essential role of Islamic principles in fostering sustainable economic practices. (Klongrua, 2025) Prinsip-prinsip Islam secara inheren mendukung praktik ekonomi yang berkelanjutan dan ramah lingkungan.

The importance of sustainability is realized through Islamic ecological principles. (Khalidin, 2024) The caliphate concept, which emphasizes human responsibility as custodians of nature, is the basis for environmentally friendly economic practices. In this context, Islamic Economics encourages sustainable use of resources, supporting economic growth that does not damage the environment.

### 6.2 Dimensi Sosial

Kontribusi ekonomi syariah terhadap dimensi sosial pembangunan berkelanjutan sangat signifikan. The results showed that the implementation of Islamic economics significantly contributed to the reduction of social inequality, improved public welfare, and a decrease in systemic economic risk. (Sugianto, 2025) By promoting the values of Maqasid Sharia, the Islamic economic system not only promotes long-term economic stability, but also creates an inclusive and sustainable economic ecosystem.

The study highlights the role of Maqasid Shariah in promoting social welfare, economic justice, and ethical business practices. (Dasmadi, 2025) Adopting a multidimensional performance framework contributes to long-term economic sustainability, fair wealth distribution, and corporate social responsibility (CSR).

### 6.3 Integrasi dengan SDGs

Ekonomi syariah menunjukkan kompatibilitas yang tinggi dengan Sustainable Development Goals (SDGs). The ratified be philosophy Maqasid al-Shariah (objectives Shariah) subsequently grouped three dimensions economic, environmental, social axial coding method. (Jan, 2021) Finally, categorized aligned relevant UN SDGs through method formulation,

respectively 12 propositions developed formulation. Kerangka Maqasid Shariah dapat diintegrasikan dengan dimensi ekonomi, lingkungan, dan sosial dalam agenda SDGs.

This study examines the role of Islamic finance in advancing the United Nations' Sustainable Development Goals (SDGs), focusing on often-overlooked conflicts among these goals, such as the tension between poverty alleviation (SDG 1), hunger eradication (SDG 2), and environmental sustainability. (Ahmed, 2024) It emphasizes the need for balanced progress across SDGs, particularly in Muslim societies where welfare aligns with religious principles. The study advocates for a Green Economic Transition (GET) aimed at achieving high human development while respecting Maqasid Shariah and ecological limits.

## 7. Tantangan dan Peluang

### 7.1 Tantangan Implementasi

Implementasi ekonomi syariah menghadapi berbagai tantangan. However, challenges include the lack of uniform international standards for Islamic financial institutions and the need for regulatory reforms. (Fuad, 2024) Kurangnya standar internasional yang seragam dan kebutuhan akan reformasi regulasi menjadi tantangan utama dalam pengembangan ekonomi syariah.

Challenges that need to be addressed include a clearer regulatory framework and strong policy support to expand the penetration of the sharia economy in key sectors. (Siregar, 2024) Diperlukan kerangka regulasi yang lebih jelas dan dukungan kebijakan yang kuat untuk memperluas penetrasi ekonomi syariah di sektor-sektor kunci.

### 7.2 Peluang Pengembangan

Meskipun menghadapi tantangan, ekonomi syariah juga memiliki peluang besar untuk berkembang. On the other hand, there are significant opportunities through innovations in Islamic financial products and international cooperation to strengthen the financial sector and enhance societal welfare. (Fuad, 2024) Inovasi dalam produk keuangan syariah dan kerjasama internasional membuka peluang besar untuk memperkuat sektor keuangan dan meningkatkan kesejahteraan masyarakat.

The study highlights both the potential of Islamic economics to offer sustainable and equitable solutions and the challenges of integrating these principles into global financial systems, particularly due to diverse interpretations and structural limitations. (Ahmadi, 2024) The findings contribute to a deeper understanding of how Islamic economics can inspire ethical reforms in global economic practices.

## 8. Perspektif Masa Depan



## 8.1 Inovasi dan Teknologi

Ekonomi syariah perlu mengadaptasi perkembangan teknologi modern. Islamic finance is emerging as an alternative means financing that could significantly advance sustainable growth international financial markets, industry. are challenges incorporating industry, further empirical theoretical analyses necessary determine its sustainability. (Karim, 2023) Keuangan Islam muncul sebagai alternatif pembiayaan yang dapat secara signifikan memajukan pertumbuhan berkelanjutan di pasar keuangan internasional.

## 8.2 Integrasi Global

Masa depan ekonomi syariah terletak pada integrasinya dengan sistem ekonomi global. Following on significant developments that occurred what viewed core area marketthe predominantly Muslim countrieswe are witnessing globalization recent years, emerged world's leading centers, including London, New York, Hong Kong, Western investors increasingly considering products. (Iqbal, 2013) Although one fastest emerging global markets, it often stated far below its true potential. Meskipun merupakan salah satu pasar yang tumbuh paling cepat secara global, potensi sesungguhnya masih belum sepenuhnya terealisasi.

## 9. Kesimpulan

Berdasarkan analisis komprehensif terhadap literatur yang telah dilakukan, dapat disimpulkan bahwa ekonomi syariah memiliki prinsip-prinsip fundamental yang membedakannya dari sistem ekonomi konvensional. Prinsip-prinsip utama tersebut meliputi larangan riba, gharar, dan maysir, serta kewajiban distribusi kekayaan melalui zakat dan wakaf. Tujuan utama ekonomi syariah adalah merealisasikan Maqasid Shariah yang mencakup perlindungan terhadap agama, jiwa, akal, keturunan, dan harta.

In conclusion, Islamic economic principles can make a meaningful contribution to societal welfare if implemented effectively with adequate regulatory support and transparency. (Fuad, 2024) Implementasi yang efektif memerlukan dukungan regulasi yang memadai dan transparansi dalam pengelolaan.

The findings highlight the potential of Islamic economics to address contemporary issues such as inequality and unsustainable growth. (Ayad, 2025)(Ayad, 2025) Its originality lies in clarifying the ethical-spiritual foundation of Islamic economics and its relevance in modern discourse on sustainable and equitable economic systems. Ekonomi syariah memiliki potensi untuk mengatasi isu-isu kontemporer seperti ketidaksetaraan dan pertumbuhan yang tidak berkelanjutan.

Penelitian ini menunjukkan bahwa ekonomi syariah bukan hanya sebagai alternatif sistem ekonomi, tetapi sebagai paradigma komprehensif yang mengintegrasikan aspek material dan spiritual dalam mencapai kesejahteraan masyarakat. Thus, Islamic Economics is not only an alternative economic framework but also a solution that has a perspective of justice and sustainability in facing the challenges of contemporary economic development. (Khalidin, 2024) By combining ethical values, fair distribution, and attention to the environment, Islamic Economics paves the way towards inclusive and sustainable economic development.

Untuk penelitian selanjutnya, disarankan untuk melakukan kajian empiris terhadap implementasi prinsip-prinsip ekonomi syariah dalam berbagai konteks dan negara, serta mengembangkan model pengukuran kinerja yang lebih komprehensif berdasarkan kerangka Maqasid Shariah.

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